

FREEZING YOUR CREDIT FILES

To protect your credit from identity theft, you may wish to put a “security freeze” or “credit freeze” on your credit report. When your credit report is frozen, the credit reporting agencies are prohibited from providing your information to anyone. Without a copy of your credit report, most creditors will refuse to open new credit accounts. Freezing your credit file, therefore, provides an effective safeguard against anyone accessing your credit information or establishing a new credit account in your name.

Once you have placed a freeze on your credit files you will be unable to open any new credit accounts without first removing or temporarily lifting the credit freeze. In Maryland, as of October 1, 2018, credit reporting agencies cannot charge a fee to place remove, or temporarily lift your credit reports.

To place a security freeze on your credit report, contact each of the three credit reporting agencies (listed on the back) by certified mail, secured e-mail or the agency’s secured website and provide:

- Your full name, address, date of birth, and social security number
- Proof of current address, such as a utility bill
- Copy of driver’s license or government issued ID card

The freeze will go into effect after three business days. Five business days after placing the freeze you will receive a confirmation letter from the agencies containing a PIN or password, along with a description of the procedures used to remove or temporarily lift the freeze. Make sure to keep this information in a safe place.

To remove a credit freeze, you will need to contact the credit reporting agencies and provide proper identification, your PIN or password and the time frame you want your credit report to be accessible.

The agencies must lift the freeze no later than three business days from receiving your request by mail, or no more than 15 minutes after receiving your request by telephone, secured e-mail or the agency’s secured website.

FREQUENTLY ASKED QUESTIONS

Who can see my frozen credit file?

- Existing creditors can access the file
- Collection agencies
- Government agencies collecting child support, taxes, investigating Medicaid fraud, or in response to a court ordered subpoena

Can I order my credit reports and credit score if my file is frozen?

Yes you can order both.

What will a new creditor who requests my file see if it’s frozen?

A creditor will see a message or a code indicating the file is frozen.

If more than one person in my house wants to request a credit freeze, do we each request it?
Yes. Each person has an individual credit history. Each person must pay the applicable fees.

Will a freeze lower my credit score? No.

To Place a Security Freeze or Get More Information

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111

<https://www.freeze.equifax.com/Freeze/>

Experian Security Freeze
P. O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/freeze

Trans Union Security Freeze
P.O. Box 6790
Fullerton, CA 92834-6790
1-888-909-8872

<https://annualcreditreport.transunion.com/fa/securityFreeze/landing>

For additional information or to obtain this factsheet in an alternative format, contact:
Howard County-Office of Consumer Protection
410-313-6420 (voice/relay)
consumer@howardcountymd.gov.